

Information to identify the case:

Debtor 1	Muriel C Davis	Social Security number or ITIN	xxx-xx-9237
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-21796-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Muriel C Davis

2/7/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Muriel C Davis
Debtor

Case No. 18-21796-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 07, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2022:

Recip ID	Recipient Name and Address
db	+ Muriel C Davis, PO BOX 1102, Merchantville, NJ 08109-0102
cr	+ New Penn Financial LLC dba Shellpoint Mortgage Ser, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517718257	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517823780	New Penn Financial LLC d/b/a Shellpoint Mortgage S, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
517584438	+ New Penn Financial dba Shellpoint Mortgage, Steven Kelly, Esquire, Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925
517584439	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
517735714	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022
517584444	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695
517584443	+ South Jersey Federal C, 1615 Huffville Rd, Deptford, NJ 08096-6406
517841775	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517731636	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517734737	+ TD Bank,N.A., Richard J.Tracy,III,Esq, 30 Montgomery Sreet, Suite 1205, Jersey City NJ 07302-3835

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 07 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 07 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518633427	+ EDI: LCIBAYLN	Feb 08 2022 01:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
518633428	+ EDI: LCIBAYLN	Feb 08 2022 01:33:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
517584428	EDI: CAPITALONE.COM	Feb 08 2022 01:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517584427	+ EDI: CAPITALONE.COM	Feb 08 2022 01:33:00	Cap1/bstby, PO BOX 30253, Salt Lake City, UT 84130-0253
517774881	Email/PDF: bncnotices@becket-lee.com	Feb 07 2022 20:34:56	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517584429	+ EDI: CITICORP.COM	Feb 08 2022 01:33:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517830135	+ EDI: CITICORP.COM		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Feb 07, 2022

Form ID: 3180W

Total Noticed: 55

		Feb 08 2022 01:33:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517584432	+ EDI: WFNNB.COM		
		Feb 08 2022 01:33:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
518997854	+ EDI: LCIBAYLN		
		Feb 08 2022 01:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518997853	+ EDI: LCIBAYLN		
		Feb 08 2022 01:33:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
517584434	+ EDI: CITICORP.COM		
		Feb 08 2022 01:33:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
517830133	EDI: Q3G.COM		
		Feb 08 2022 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517708021	EDI: DISCOVER.COM		
		Feb 08 2022 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517584433	+ EDI: DISCOVER.COM		
		Feb 08 2022 01:33:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
517584430	Email/Text: BNSFN@capitalsvcs.com		
		Feb 07 2022 20:35:00	Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104
517584435	Email/Text: BNSFS@capitalsvcs.com		
		Feb 07 2022 20:35:00	First Svg Cc, 500 E 60th St N, Sioux Falls, SD 57104
517584431	EDI: JPMORGANCHASE		
		Feb 08 2022 01:33:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
517815947	EDI: JPMORGANCHASE		
		Feb 08 2022 01:33:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517584436	+ Email/Text: PBNCNotifications@perituservices.com		
		Feb 07 2022 20:35:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517757006	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 07 2022 20:34:52	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517584437	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Feb 07 2022 20:34:52	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
517823780	Email/Text: mtgbk@shellpointmtg.com		
		Feb 07 2022 20:35:00	New Penn Financial LLC d/b/a Shellpoint Mortgage S, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
518747040	EDI: PRA.COM		
		Feb 08 2022 01:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518747041	EDI: PRA.COM		
		Feb 08 2022 01:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517807399	EDI: PRA.COM		
		Feb 08 2022 01:33:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517795887	+ Email/PDF: resurgentbknofications@resurgent.com		
		Feb 07 2022 20:35:02	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517704684	EDI: Q3G.COM		
		Feb 08 2022 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517824232	+ Email/Text: bncmail@w-legal.com		
		Feb 07 2022 20:36:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Feb 07, 2022

Form ID: 3180W

Total Noticed: 55

517584442	+ EDI: CITICORP.COM	Feb 08 2022 01:33:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
517779798	+ Email/Text: courts@southjerseyfcu.com	Feb 07 2022 20:36:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
517584445	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
517584446	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517584447	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
517584448	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
517584449	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
517584450	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
517584451	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
517584452	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
517586182	+ EDI: RMSC.COM	Feb 08 2022 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517584453	EDI: TDBANKNORTH.COM	Feb 08 2022 01:33:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
517584454	+ EDI: CITICORP.COM	Feb 08 2022 01:33:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517584440	*+	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
517584441	*+	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Feb 07, 2022

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Muriel C Davis mconl@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@southjerseyfcu.com
John K. Justin	on behalf of Debtor Muriel C Davis jkjustin@aol.com justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com
Melissa N. Licker	on behalf of Creditor Bayview Loan Servicing LLC mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Melissa N. Licker	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Steven P. Kelly	on behalf of Creditor New Penn Financial LLC dba Shellpoint Mortgage Servicing skelly@sterneisenberg.com bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11